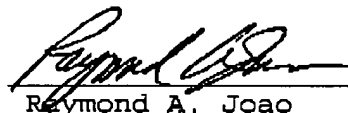


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PAGE 23/25 * RCVD AT 11/25/2009 3:12:39 PM [Eastern Standard Time] * SVR:USPTO-EFAXRF-6/1 * DNS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):03-22

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on November 25, 2009.



Raymond A. Joao

RJ213

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/764,632

FILED : JANUARY 26, 2004

FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE
PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED
ENTITIES

EXAMINER : V. LUBIN

GROUP : 3626

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT


Sir:

Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the documents listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT form (Substitute for form 1449/PTO) (1 page) be made of record and be considered in connection with the examination of this application.

Applicant respectfully submits that no fee is due with this Information Disclosure Statement as it is being filed before the mailing of a first Office Action on the merits in the above-identified continued examination application.

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

Encl.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT
Form (Substitute for form 1449/PTO) (1 page)

November 25, 2009

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